

In re:  
Fred Smith, Jr.  
Debtor

Case No. 19-13290-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 11, 2023

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).  |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2023:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Fred Smith, Jr., 7757 Bennett Road, Wyncote, PA 19095-2301  |
| 14348782 | + Berkheimer, agent for Cheltenham twp/SD, 50 North Seventh Street, Bangor, PA 18013-1731   |
| 14329875 | + Cheltenham Township, P.O. Box 25152, Lehigh Valley, PA 18002-5152   |
| 14329879 | Helm Assocs, 2664 Bristol Pike, Bristol, PA 19007   |
| 14329888 | + Office of UC Benefits, Claimant Services, P.O. Box 67503, Harrisburg, PA 17106-7503   |
| 14364847 | + Pennsylvania Housing Finance Agency, c/o Kevin G. McDonald, Esquire, 701 Market Street, Suite 5000, Philadelphia, Pa 19106-1541 |
| 14344684 | + Suntrust Bank, ECMC, PO BOX 16408, St Paul, MN 55116-0408   |

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                          | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| smg      | Email/Text: megan.harper@phila.gov                  | Jan 12 2023 00:24:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us             | Jan 12 2023 00:24:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| 14329871 | + Email/Text: bankruptcy@rentacenter.com            | Jan 12 2023 00:24:00 | Acceptance Now, Attn: Acceptancenow Customer Service / B, 5501 Headquarters Dr, Plano, TX 75024-6191                                     |
| 14329872 | + Email/Text: bncnotifications@pheaa.org            | Jan 12 2023 00:24:00 | Aes/pheaa Rehabs, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461  |
| 14329873 | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM     | Jan 12 2023 00:24:00 | AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853  |
| 14329874 | + Email/PDF: acg.coaf.ebn@aisinfo.com               | Jan 12 2023 00:28:18 | Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  |
| 14332031 | + Email/PDF: acg.acg.ebn@aisinfo.com                | Jan 12 2023 00:28:13 | Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901        |
| 14340181 | + Email/PDF: acg.acg.ebn@aisinfo.com                | Jan 12 2023 00:28:13 | Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901                         |
| 14332067 | + Email/PDF: ebn_ais@aisinfo.com                    | Jan 12 2023 00:28:13 | Capital One, N.A., c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept APS, Oklahoma City, OK 73118-7901                           |
| 14329876 | + Email/Text: ebnnotifications@creditacceptance.com | Jan 12 2023 00:24:00 | Credit Acceptance, 25505 West 12 Mile Rd, Suite  |

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| 14329877 | Email/Text: bnc-quantum@quantum3group.com              | Jan 12 2023 00:24:00 | 3000, Southfield, MI 48034-8331<br>Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 14329880 | ^ MEBN   | Jan 12 2023 00:22:27 | KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541   |
| 14329881 | + Email/Text: Mercury@ebn.phinsolutions.com            | Jan 12 2023 00:24:00 | Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064  |
| 14329882 | + Email/Text: bankruptcydpt@mcmcg.com                  | Jan 12 2023 00:24:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011   |
| 14363402 | Email/PDF: pa_dc_claims@navient.com                    | Jan 12 2023 00:28:13 | NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640   |
| 14329887 | + Email/Text: ecfbankruptcy@progleasing.com            | Jan 12 2023 00:24:00 | NPRTO North-East, LLC, 256 West Data Dr, Draper, UT 84020-2315  |
| 14329883 | + Email/PDF: pa_dc_claims@navient.com                  | Jan 12 2023 00:28:17 | Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000   |
| 14343325 | + Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Jan 12 2023 00:24:00 | Navient Solutions, LLC. on behalf of, Ascendium Education Solutions Inc., Po Box 8961, Madison WI 53708-8961                    |
| 14364833 | + Email/Text: blegal@phfa.org                          | Jan 12 2023 00:24:00 | PENNSYLVANIA HOUSING FINANCE AGENCY, 211 North Front Street, Harrisburg, PA 17101-1406  |
| 14329889 | Email/Text: blegal@phfa.org                            | Jan 12 2023 00:24:00 | Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105  |
| 14329892 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com   | Jan 12 2023 00:28:23 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  |
| 14329891 | + Email/Text: bankruptcy@philapark.org                 | Jan 12 2023 00:24:00 | Philadelphia Parking Authority, 701 Market Street Suite 5400, Philadelphia, PA 19106-2895                                       |
| 14329895 | Email/Text: bnc-quantum@quantum3group.com              | Jan 12 2023 00:24:00 | Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788  |
| 14332490 | Email/Text: bnc-quantum@quantum3group.com              | Jan 12 2023 00:24:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  |
| 14329897 | + Email/Text: bncmail@w-legal.com                      | Jan 12 2023 00:24:00 | TD BANK USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132                                |
| 14329898 | Email/PDF: ebn_ais@aisinfo.com                         | Jan 12 2023 00:28:13 | Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  |
| 14329899 | Email/PDF: ais.wellsfargo.ebn@aisinfo.com              | Jan 12 2023 00:28:17 | Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  |
| 14329900 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com            | Jan 12 2023 00:28:22 | Wf/home Pr, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493  |

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| 14329878 | *             | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 14329884 | *+            | Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000                            |
| 14329885 | *+            | Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000                            |
| 14329886 | *+            | Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000                            |

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| 14329890 | *P++ | PENNSYLVANIA HOUSING FINANCE AGENCY, 211 NORTH FRONT STREET, HARRISBURG PA 17101-1406, address filed with court:, Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105 |
| 14329893 | *P++ | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  |
| 14329894 | *P++ | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  |
| 14329896 | ##+  | Simon & Simon PC, 1515 Market St Ste 1600, Philadelphia, PA 19102-1919   |

TOTAL: 0 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2023 at the address(es) listed below:

| Name                  | Email Address   |
|-----------------------|---|
| BRIAN CRAIG NICHOLAS  | on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bnicholas@kmlawgroup.com<br>bkgroup@kmlawgroup.com                    |
| DAVID M. OFFEN        | on behalf of Debtor Fred Smith Jr. dmo160west@gmail.com, davidoffenecf@gmail.com;offendr83598@notify.bestcase.com               |
| KENNETH E. WEST       | ecfemails@ph13trustee.com philaecf@gmail.com  |
| KEVIN G. MCDONALD     | on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com  |
| LEON P. HALLER        | on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com<br>dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov   |
| WILLIAM EDWARD CRAIG  | on behalf of Creditor Quantum 3 Group LLC as agent for MOMA Trust LLC ecfmail@mortoncraig.com<br>mortoncraigecef@gmail.com      |

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Fred Smith, Jr.

Debtor(s)

Case No: 19-13290-mdc

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 1/11/23